

UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF MICHIGAN  
SOUTHERN DIVISION

In re:

Case No. 18-45796-mbm

**Latoya Watson,**

Chapter 7

Debtor.

---

Hon. Marci B. McIvor

**EX PARTE MOTION FOR ORDER REOPENING CASE**

Daniel M. McDermott, United States Trustee, for his Motion for Order Reopening Case, states as follows:

1. The Debtor filed this Chapter 7 case on April 19, 2018.
2. Wendy Turner Lewis was appointed and acted as the chapter 7 Trustee in this case.
3. On July 20, 2018, the Court entered an order closing this case.
4. Wells Fargo has informed the former trustee that a pre-petition asset exists. Publicly available information reveals that this asset is likely a refund for unnecessary force-placed auto insurance policies imposed by Wells Fargo over about an 11 year period.
5. Under 11 U.S.C. § 350(b), a closed case may be reopened to administer assets, to accord relief to the debtor, or for other cause. Under F.R.Bankr.P. 5010, the Court shall order the appointment of a trustee by the United States Trustee in a

reopened chapter 7 case if “necessary to protect the interests of creditors and the debtor or insure efficient administration of the estate.”

6. This bankruptcy case should be reopened and a trustee should be appointed to administer the bankruptcy estate’s interest in the pre-petition asset for the benefit of the estate’s creditors.

7. Therefore, the United States Trustee submits that cause exists to reopen this bankruptcy case.

8. The United States Trustee also requests that the fee to reopen this case be initially waived until sufficient assets are recovered to pay the fee.

**WHEREFORE**, the United States Trustee requests that this Court enter the attached Order Reopening Case.

Respectfully submitted,

**DANIEL M. McDERMOTT**  
**UNITED STATES TRUSTEE**  
Region 9

By: /s/ Paul J. Randel  
Assistant United States Trustee  
Office of the U.S. Trustee  
211 West Fort St - Suite 700  
Detroit, Michigan 48226  
(313)226-4541  
Paul.Randel@usdoj.gov  
[P58419]

Dated: April 19, 2019

UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF MICHIGAN  
SOUTHERN DIVISION

In re:

Case No. 18-45796-mbm

**Latoya Watson,**

Chapter 7

Debtor.

---

Hon. Marci B. McIvor

**ORDER REOPENING CASE**

**THIS MATTER** came before the Court on the United States Trustee's Motion for Order Reopening Case. Cause has been established. The Court is fully advised in the matter,

**NOW THEREFORE,**

**IT IS ORDERED** that this case is **REOPENED**.

**IT IS FURTHER ORDERED** that a trustee must be appointed by the United States Trustee to protect the interests of creditors and to ensure the efficient administration of this case.

**IT IS FURTHER ORDERED** that any fee to reopen this case is hereby initially waived pending the availability of assets to pay it.

**IT IS FURTHER ORDERED** that the trustee has until May 23, 2019, to withdraw the final report. If the final report is not withdrawn by that time, the case may be closed without further notice.

UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF MICHIGAN  
SOUTHERN DIVISION

In re:

Case No. 18-45796-mbm

**Latoya Watson,**

Chapter 7

Debtor.

Hon. Marci B. McIvor

**CERTIFICATE OF SERVICE**

I hereby certify that on April 19, 2019, I served copies as follows:

1. Documents Served: *Ex Parte Motion for an Order  
Reopening Case and Certificate of  
Service.*
2. Served Upon: Latoya Watson  
16019 Fordham St.  
Detroit, MI 48205  
  
First Class Mail
3. Method of Service:

**DANIEL M. McDERMOTT**  
**UNITED STATES TRUSTEE**  
Region 9

By: /s/ Paul Randel  
Assistant United States Trustee  
Office of the U.S. Trustee  
211 West Fort St - Suite 700  
Detroit, Michigan 48226  
(313)226-4541  
Paul.Randel@usdoj.gov  
[P58419]

Dated: April 19, 2019